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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Affinity Technology Group, Inc.

Examiner: Teitelbaum, A.

Serial No. 09/305,622

Art Unit: 2765

Filed: 05/05/1999

For: **CLOSED LOOP FINANCIAL TRANSACTION METHOD AND
APPARATUS**

Assistant Commissioner of Patents
Washington, D.C. 20231



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Sir:

**TERMINAL DISCLAIMER TO OBVIATE A DOUBLE PATENTING
REJECTION OVER A PRIOR PATENT**

The owner, Affinity Technology Group, Inc. of 100 percent interest in the instant application hereby disclaims, except as provided below, the terminal part of the statutory term of any patent granted on the instant application, which would extend beyond the expiration date of the full statutory term defined in 35 U.S. C. 154 to 156 and 173, as presently shortened by any terminal disclaimer, of prior Patent No. 5,940,811. The owner hereby agrees that any patent so granted on the instant application shall be enforceable only for and during such period that it and the prior patent are commonly owned. This agreement runs with any patent granted on the instant application and is binding upon the grantee, its successors or assigns.

In making the above disclaimer, the owner does not disclaim the terminal part of any patent granted on the instant application that would extend to the expiration date of the full statutory term and defined in 35 U.S.C. 154 to 156 and 173 of the prior patent, as presently shortened by any terminal disclaimer, in the event that it later: expires for failure to pay a maintenance fee, is held unenforceable, is found invalid by a court of competent jurisdiction, is statutorily disclaimed in whole or terminally disclaimed under 37 CFR 1.321, has all claims cancelled by a reexamination certificate, is reissued, or is in


any manner terminated prior to the expiration of its full statutory term as presently shortened by any terminal disclaimer.

The undersigned is an attorney of record. A check in the amount of \$110 is enclosed to cover the terminal disclaimer fee under 37 CFR 1.20(d). If any additional fees are required in association with this document, the Commissioner is authorized to charge them to deposit account 18-1167 and consider this a petition therefor.

Respectfully submitted,

COATS & BENNETT, P.L.L.C.

By:


Benjamin S. Withrow
Registration No. 40,876

P.O. Box 5
Raleigh, NC 27602
Telephone: (919) 854-1844

Date: December 29, 1999
Attorney Docket: 4529-5B1

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